

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Travis Andrew Harget
Paige Renee Harget
Debtors

Case No. 14-00623-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRadginsk
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Apr 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2019.

db/jdb
4445886 +Travis Andrew Harget, Paige Renee Harget, 9 Hill Drive, East Berlin, PA 17316-9356
4471511 +AES, P.O. BOX 2461, HARRISBURG, PA 17105-2461
+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4445890 +CLIENT SERVICES, INC., 3451 HARRY S. TRUMAN BLVD, ST.CHARLES, MO 63301-9816
4445892 GE CAPITAL/WOLFE FURNITURE, P.O. BOX 960061, ORLANDO, FL 32896-0061
4445893 GREAT LAKES HIGHER EDUCATION, P.O. BOX 7860, MADISON, WI 53707-7860
4445895 LITTMAN JEWELERS, P.O. BOX, DETROIT, MI 48232-9998
4445899 +M&T BANK, P.O. BOX 619063, DALLAS, TX 75261-9063
4460156 +PHEAA, PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4445901 PNC BANK, P. O. BOX 747066, PITTSBURGH, PA 15274-7066
4456654 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
4488532 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 740933,
Dallas, TX 75374-0933
4454848 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4445887 E-mail/Text: cms-bk@cms-collect.com Apr 29 2019 19:38:10 CAPITAL MANAGEMENT SERVICES LP,
698 1/2 SOUTH OGDEN STREET, BUFFALO, NY 14206-2317
4445888 EDI: CAUT.COM Apr 29 2019 23:18:00 CHASE AUTO FINANCE, P.O. BOX 78067,
PHOENIX, AZ 85062-8067
4445889 EDI: CITICORP.COM Apr 29 2019 23:19:00 CITI CARDS, P.O. BOX 183113,
COLUMBUS, OH 43218-3113
4489500 +E-mail/Text: bankruptcy@cavps.com Apr 29 2019 19:38:37 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4445891 EDI: DISCOVER.COM Apr 29 2019 23:19:00 DISCOVER, P.O. BOX 71084,
CHARLOTTE, NC 28272-1084
4448151 EDI: DISCOVER.COM Apr 29 2019 23:19:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4697547 EDI: ECMC.COM Apr 29 2019 23:18:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4697548 EDI: ECMC.COM Apr 29 2019 23:18:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC,
PO BOX 16408, ST. PAUL, MN 55116-0408
4462544 EDI: CAUT.COM Apr 29 2019 23:18:00 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
4445896 +EDI: RMSC.COM Apr 29 2019 23:19:00 LOWE'S/GECRB, P.O. BOX 530914,
ATLANTA, GA 30353-0914
4493858 E-mail/Text: camanagement@mtb.com Apr 29 2019 19:38:10 M & T Bank,, P.O. Box 840,
Buffalo, NY 14240-1288
4445898 E-mail/Text: camanagement@mtb.com Apr 29 2019 19:38:10 M&T BANK, P.O. BOX 1288,
BUFFALO, NY 14240-1288
4445897 E-mail/Text: camanagement@mtb.com Apr 29 2019 19:38:10 M&T BANK, P.O. BOX 62182,
BALTIMORE, MD 21264-2182
4445900 +EDI: RMSC.COM Apr 29 2019 23:19:00 OLD NAVY, P.O. BOX 960017, ORLANDO, FL 32896-0017
4499883 EDI: PRA.COM Apr 29 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4473660 EDI: Q3G.COM Apr 29 2019 23:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECMC, P. O. Box 16408, St. Paul, MN 55116-0408
4445894* +PAIGE RENEE HARGET, 9 HILL DRIVE, EAST BERLIN, PA 17316-9356

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Jerome B Blank on behalf of Creditor M&T BANK pamb@fedphe.com
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas E. Miller on behalf of Debtor 2 Paige Renee Harget staff@tommlerlawoffice.com
Thomas E. Miller on behalf of Debtor 1 Travis Andrew Harget staff@tommlerlawoffice.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 **Travis Andrew Harget**
First Name Middle Name Last Name
Debtor 2 **Paige Renee Harget**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:14-bk-00623-HWV**

Social Security number or ITIN **xxx-xx-9935**
EIN --
Social Security number or ITIN **xxx-xx-2805**
EIN --

Order of Discharge

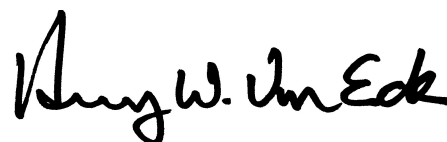
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Travis Andrew Harget

Paige Renee Harget
aka Paige Renee Rudisill

By the
court:

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

4/29/19**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.